



**IT IS HEREBY ADJUDGED and DECREED that the  
below described is SO ORDERED.**

**Dated: March 14, 2013.**

*Craig A. Gargotta*

**CRAIG A. GARGOTTA  
UNITED STATES BANKRUPTCY JUDGE**

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF TEXAS  
WACO DIVISION**

IN RE:	§	CASE NO. 13-60113
	§	
WILLIAM HENRY BEARD AND	§	
TRISH DAWN BEARD	§	
DEBTORS	§	CHAPTER 7

**ORDER GRANTING MOTION TO REDEEM PERSONAL PROPERTY**  
**(The Room Store/HSBC)**

Before the Court is the Debtors' Motion to Redeem Personal Property from The Room Store/HSBC (the "Motion"). The Debtors served this creditor with a copy of the Motion. However, the creditor did not file a response in opposition to the Motion. Pursuant to 11 U.S.C. §722, the Debtors seek to redeem a sectional sofa and end tables (the "Furniture") purchased from The Room Store and financed through HSBC by paying to HSBC the value of the Furniture

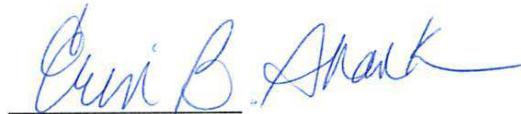
, which one of the Debtors assert in his affidavit is now worth \$100.00. This Motion has merit and should be granted. It is therefore

ORDERED, that the Furniture, which is the subject of the Motion, may be redeemed by Debtors for the sum of \$100.00, as long as the Debtors pay this amount to HSBC within thirty (30) days from the date of this Order.

###

This order was prepared and is being submitted by:  
ERIN B. SHANK, P.C.

By:



Erin B. Shank  
Texas State Bar Number 01572900  
ERIN B. SHANK, P.C.  
1902 Austin Avenue  
Waco, TX 76701  
(254) 296-1161  
(254) 296-1165 fax

ATTORNEY FOR THE DEBTORS

In re:  
 William Henry Beard  
 Trisha Dawn Beard  
 Debtors

Case No. 13-60113-cag  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0542-6

 User: vogest  
 Form ID: pdfapac

 Page 1 of 3  
 Total Noticed: 50

Date Rcvd: Mar 14, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2013.

db/db +William Henry Beard, Trisha Dawn Beard, 10803 Elk Rd., Axtell, TX 76624-1504  
 15706488 American Collection Services, P.O. Box 44069, Oklahoma City, OK 73144-1069  
 15706489 +Auto Collision Center, 315 Cotton, Waco, TX 76712-6704  
 15706490 +Auto Zone, PO Box 791409, Baltimore, MD 21279-1409  
 15706492 +Bank Of America, Po Box 982235, El Paso, TX 79998-2235  
 15706491 +Bank of America, 1825 East Buckeye, Phoenix, AZ 85034-4216  
 15706493 +Cach LLC, 370 17th Street Suite 500, Houston, TX 77008  
 15706496 +Capital One / Best B, Po Box 5253, Carol Stream, IL 60197-5253  
 15706497 +Capital One Bank, P.O. Box 85147, Richmond, VA 23276-0001  
 15706498 +Capital One, N.a., Capital One Bank (USA) N.A., PO Box 30285, Salt Lake City, UT 84130-0285  
 15706499 Cardmember Service, P.O. Box 94014, Palatine, IL 60094-4014  
 15706500 +Chase Bank Usa, Na, Po Box 15298, Wilmington, DE 19850-5298  
 15706502 Clear Wire, 2808 W Loop 340 H 13-14, Waco, TX 76711  
 15706503 +Client Services, Inc., 3451 Harry S. Truman Blvd., St. Charles, MO 63301-9816  
 15706507 +Dsrm National Bank/, PO Box 631, Amarillo, TX 79105-0631  
 15734514 +Educators Credit Union, P.O. Box 20728, Waco, TX 76702-0728  
 15706508 Educators Credit Union, c/o Kerry L. Haliburton, PO Box 1470, Waco, TX 76703-1470  
 15706510 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 15706512 FIA Card Services, PO Box 15726, Wilmington, DE 19886-5726  
 15706513 FMA Alliance LTD, P.O. Box 2409, Houston, TX 77252-2409  
 15706514 GE Capital Retail Bank, P.O. Box 960061, Orlando, FL 32895-0061  
 15706517 Hsbc Hrsusa/roomstor, Po Box 15524, Wilmington, DE 19850  
 15706518 +Hsbc Retail Services, Pob 978, Wood Dale, IL 60191-0978  
 15706519 +Hsbc/kawas, Attention: Bankruptcy, PO Box 5216, Carol Stream, IL 60197-5216  
 15706520 Lths Recov, 6880 S Yosemite Co, Englewood, CO 80155  
 15712862 +McLennan County, c/o Diane W. Sanders, Linebarger Goggan Blair & Sampson, LLP, PO BOX 17428, Austin, TX 78760-7428  
 15706521 National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442  
 15706522 National Hot Rod Association, 430 Park Ave., Memphis, TN 38111  
 15706524 +Nicole Beard, 9900 China Spring Rd., #1708, Waco, TX 76708-5798  
 15706525 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 15706526 Roomstore/HSBC Retail Services, P.O. Box 4144, Carol Stream, IL 60197-4144  
 15706527 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
 (address filed with court: Snap On Credit, 1125 Tri-State Pkwy, Gurnee, IL 60031)  
 15706529 +Sunrise Credit Service Inc., 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021  
 15706530 +Telecheck, Attn: Bankruptcy Dept., PO Box 4451, Houston, TX 77210-4451  
 15706531 +Telecheck Services, Inc, 5251 Westheimer Road, Houston, TX 77056-5415  
 15706532 +Trans Union Corporation, Attn: Public Records Dept., 555 West Adams Street, Chicago, IL 60661-3631  
 15706533 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Us Bancorp, Po Box 5227, Cincinnati, OH 45201)  
 15706534 US Bank, P.O. Box 790415, St Louis, MO 63179-0415  
 15706535 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860  
 15706536 +Usdoe/glelsi, 2401 International, Madison, WI 53704-3121  
 15706537 Valero, DSRM National Bank, P.O. Box 300, Amarillo, TX 79105-0300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15706494 +E-mail/Text: ebn@squaretwofinancial.com Mar 15 2013 02:15:52 Cach, Llc,  
 Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3408  
 15706495 +E-mail/Text: cms-bk@cms-collect.com Mar 15 2013 01:49:27 Capital Management Services, LP,  
 726 Exchange St., Suite 700, Buffalo, NY 14210-1464  
 15706501 +Fax: 602-659-2196 Mar 15 2013 02:25:54 ChexSystems, Attn: Consumer Relations,  
 7805 Hudson Rd, Ste 100, Woodbury, MN 55125-1703  
 15706505 E-mail/PDF: mrdiscen@discoverfinancial.com Mar 15 2013 01:59:59 Discover, P.O. Box 3008,  
 New Albany, OH 43054-3008  
 15706506 +E-mail/PDF: mrdiscen@discoverfinancial.com Mar 15 2013 01:59:59 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 15706509 E-mail/Text: collections.info@educationcu.com Mar 15 2013 01:50:22 Educators Credit Union,  
 P.O. Box 815909, Dallas, Texas 75381-5909  
 15706515 +E-mail/PDF: gecscedi@recoverycorp.com Mar 15 2013 01:55:25 GE Capital Retail Bank,  
 P.O. Box 103104, Roswell, GA 30076-9104  
 15706516 +E-mail/PDF: gecscedi@recoverycorp.com Mar 15 2013 01:52:39 Gecrb/discount Tire,  
 Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104  
 15706523 +E-mail/Text: bankruptcydepartment@ncogroup.com Mar 15 2013 02:13:25 NCO Financial Services,  
 P.O. Box 15110, Wilmington, DE 19850-5110

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr McLennan County

District/off: 0542-6

User: vogest  
Form ID: pdfapac

Page 2 of 3  
Total Noticed: 50

Date Rcvd: Mar 14, 2013

cr\* Educators Credit Union, P.O. Box 20728, Waco, TX 76702-0728  
15726399\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit LLC, 950 Technology Way, Suite 301,  
Libertyville, IL 60048)  
15706528\* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339  
(address filed with court: Snap-on Credit Llc, Attn: Bankruptcy,  
950 Technology Way Suite 301, Libertyville, IL 60048)  
15706504 ##Coface Collections North America, Inc., P.O. Box 8510, Metairie, LA 70011-8510  
15706511 ##+Experian, Profile Maintenance, P.O. Box 9532, Allen, TX 75013-9532

TOTALS: 1, \* 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

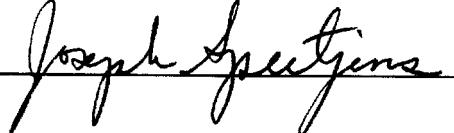
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2013

Signature:



District/off: 0542-6

User: vogest  
Form ID: pdfapac

Page 3 of 3  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2013 at the address(es) listed below:

Diane W. Sanders on behalf of Creditor McLennan County austin.bankruptcy@publicans.com  
Erin B. Shank on behalf of Debtor Trisha Beard shanknotices@hot.rr.com  
James Studensky jstudensky@epitrustee.com, jstudensky@ecf.epiqsystems.com  
Kerry L. Haliburton on behalf of Creditor Educators Credit Union haliburton@namanhowell.com, raquel@namanhowell.com;belinda@namanhowell.com;karen@namanhowell.com;bonnie@namanhowell.com  
United States Trustee - WA12 ustpregion07.au.ecf@usdoj.gov

TOTAL: 5